



October 24, 2005

rec'd 10/28/2005  
SPRO - FRR

Mr. John F. Carter  
Regional Director  
Federal Deposit Insurance Corporation  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 95105

**Re: Comments Regarding FDIC Application #20051977; Wal-Mart Application for Insurance and Industrial Bank Charter**

Dear Mr. Carter:

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution, and pose a severe systemic risk to our nation's economy.

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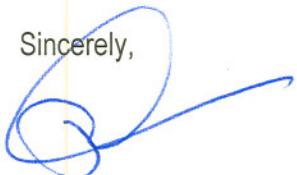
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interest and distort credit decisions. The impartial allocation of credit is the linchpin of our financial system and must be preserved. Would a Wal-Mart Bank offer credit at reasonable terms to its competitors? Would Wal-Mart require its suppliers to bank at the Wal-Mart bank?

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For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

A handwritten signature in blue ink, appearing to read "Barry W. Chandler".

Barry W. Chandler  
President & CEO

*(Handwritten signature)*



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2005 OCT 28 AM 9 57

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1315 South Third Street  
Jacksonville Beach, FL 32250

560 Atlantic Boulevard  
Neptune Beach, FL 32266

13799 Beach Boulevard  
Jacksonville, FL 32224

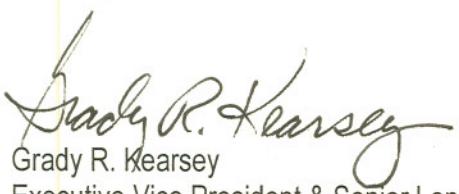
1790 Kernan Blvd. South  
Jacksonville, FL 32246

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Sincerely,



Grady R. Kearsey  
Executive Vice President & Senior Lending Officer



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Sincerely,

A handwritten signature in blue ink that reads "Melissa A. Hooper".

Melissa A. Hooper  
Executive Administrative Assistant



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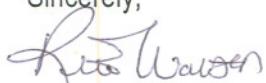
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Sincerely,



Rita Watson  
Vice President

Date 10.24.05

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Sincerely,

Tracy B. Waite  
Personal Banker  
Oceanside Bank.

October 25, 2005

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Casey R. Lynn